

FLY

COVID-19 Coverage



BEFORE THE TRIP

Q1: If the insured person has not been vaccinated against COVID-19, or has not completed the third shot of vaccine, will it affect the travel insurance application and coverage?

Ans: No, it will not. We welcome all customers to enrol for travel insurance regardless of whether they are fully vaccinated or not.

Q2: If the flight is cancelled before the trip starts due to government COVID-19 related policy(ies), does "Trip Cancellation" benefit cover this situation?

Ans: "Trip Cancellation" benefit does not cover this situation.

Q3: If the flight is cancelled by the airline carrier, will this plan cover the rebooking cost of the flight ticket?

Ans: If the cancellation of flights is due to a commercial decision made by the airline carrier, this plan will not cover this situation. This plan only covers trip inconvenience arising from specific insured risks, such as sudden outbreak of natural disaster, strike, or adverse weather condition, etc. For full details on coverage and exclusions of "Travel Inconvenience", please refer to [policy provisions](#) under "Section 4 – Travel Inconvenience".

Q4: If the insured person has been diagnosed with COVID-19 or is being considered as a close contact before the trip starts, what are the coverage and the limit(s)?

Ans: It depends on the actual situation. Before the trip starts, if the insured person is

- in serious condition (life-threatening and unfit to travel) as confirmed by a doctor due to COVID-19, or
- required to stay in a hospital isolated ward or compulsory quarantine facility (e.g. Penny's Bay Community Isolation Facility) due to the following reasons:
 - o being diagnosed with COVID-19, or
 - o being considered as a close contact

In the above situation(s), the insured person is entitled to "Trip Cancellation" benefit.

For the maximum limit of "Trip Cancellation", please refer to [product leaflet](#) under "Trip Cancellation" (Section 4a) for details. (Note: Other terms and conditions of "Trip Cancellation" shall remain unchanged and in effect. For details, please refer to [policy provisions](#).)



DURING THE TRIP

Q5: If the insured person has been diagnosed with COVID-19 during the trip, what are the coverages and the limit(s)?

Ans: The plan covers medical expenses (including follow-up medical treatment expenses) resulting from a diagnosis of COVID-19 during the trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit of "Medical Expenses", please refer to [product leaflet](#) under "Medical Expenses" (Section 1a) for details.

Q6: If the insured person has been diagnosed with COVID-19 during the trip (with multiple destinations) and needs to re-arrange the trip, is this situation covered by "Trip Re-arrangement" benefit?

Ans: No. Expenses incurred from trip re-arrangement resulting from a diagnosis of COVID-19 is not covered under "Trip Re-arrangement" benefit.

Q7: If the insured person has been diagnosed with COVID-19 during the trip and needs to curtail the trip, is this situation covered by "Trip Curtailment" benefit and what is the limit?

Ans: It depends on the actual situation. During the trip, if the insured person is

- in serious condition (life-threatening and unfit to travel) as confirmed by a doctor due to COVID-19, or
- required to stay in a local hospital isolated ward or compulsory quarantine facility due to the following reasons:
 - o being diagnosed with COVID-19, or
 - o being considered as a close contact

In the above situation(s), the insured person is entitled to "Trip Curtailment" benefit.

For the maximum limit of "Trip Curtailment", please refer to [product leaflet](#) under "Trip Curtailment" (Section 4b) for details. (Note: Other terms and conditions of "Trip Curtailment" shall remain unchanged and in effect. For details, please refer to [policy provisions](#).)

Q8: If the insured person has been diagnosed with COVID-19 before returning to Hong Kong, and as a result, s/he cannot return to Hong Kong on the scheduled return date, does the plan cover the additional accommodation and/or transportation expenses incurred in this situation? What is the limit(s)?

Ans: Yes. The plan covers the additional accommodation and/or transportation expenses necessarily incurred by the insured person resulting from a diagnosis of COVID-19 during the covered trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit, please refer to [product leaflet](#) under "Medical Expenses" (Section 1a) for details. (Note 1: Extended stay due to Hong Kong or local policies is not covered; Note 2: Customer can apply for a free 10-day extension of coverage for once.)



AFTER THE TRIP

Q9: If the insured person is diagnosed with COVID-19 from a PCR test s/he did when arriving Hong Kong, what are the coverage and the limit(s)?

Ans: Within 7 days of returning to Hong Kong, if the insured person is required to stay in a hospital isolated ward or compulsory quarantine facility (e.g. Penny's Bay Community Isolation Facility) due to COVID-19 during the covered trip, the insured person is entitled to a compulsory quarantine cash allowance of HK\$500 per day, up to a maximum of HK\$5,000.